

## **Identity Theft**

Identity theft is stealing another's personal information and using it fraudulently to establish credit.

### **Some Ways to Protect Yourself:**

- Carry with you only ID and cards you need at any given time.
- Sign all new credit cards immediately with permanent ink.
- Do not make Internet purchases from sites that are unsecured (check for a padlock icon to ensure site security).
- Avoid writing a PIN, Social Security number or pass code on any of your credit cards or on anything you are planning to discard.
- Try to memorize your passwords(s) instead of recording them on paper or computer.
- While making a purchase in person, keep your eye on the cashier – never look away while your card is being processed.
- If you have applied for a new credit card and it does not arrive within a reasonable time, contact the issuer.
- Be sure someone you trust collects your mail in your absence; if you are leaving town for a week or more, ask the post office to hold your mail until you return.
- Secure your Social Security card in a safe place at home; do not carry it in your wallet or purse.
- Don't give your personal account information to anyone without verifying their identity; never give personal information to telephone, email or door-to-door solicitors.
- Create passwords or codes that are not obvious; avoid using your birth date, your mother's maiden name or your pet's name.
- Destroy all carbons.
- Never leave your receipts behind after making a purchase.

- Be aware of “shoulder surfers.” Shield your numbers when using an ATM.
- Avoid providing your social security number or other personal information to prospective employers until you have verified the legitimacy of the organization and their need to verify your background.
- Check your credit file periodically for accuracy.

## **Steps To Take If You Are a Victim of ID Theft:**

### **Stolen Credit Card**

- Contact your local police to report the theft.
- Notify creditors immediately, and request that your accounts be closed.
- Ask the card company to furnish copies of documents that show any fraudulent transactions.
- Refuse to pay any bill or portion of any bill that is a result of identity theft.
- Report the theft or fraud to credit reporting agencies:
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-EXPERIAN (397-3742) [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

### **Stolen Checks**

- Report the crime to your local police department.
- Notify your financial institution to stop payment on any outstanding checks that you are unsure of and give them any missing check numbers.
- Cancel all of your accounts, both check and savings, and set up new accounts with new account numbers.

- Give your bank a password for your account.
- Report the theft or fraud to the credit bureaus identified below.
- Report the problem to the check verification company used by the store where a fraudulent check has been written.
- Report the theft or fraud to credit reporting agencies.

### **Stolen ATIM Card**

- Report the crime IMMEDIATELY to your bank and to your local police department.
- Get a new card and change your password.
- Avoid using pets' names, your mother's maiden name, birth dates, Social Security numbers, or other obvious information for your new password.

### **Social Security Number**

- Contact the Social Security Administration immediately at <http://www.ssa.gov/> or call 800-772-1213 if your Social Security card is lost or stolen.
- Order your Earnings & Benefits Statement from the Social Security Administration to verify its contents.

### **Driver's License Number**

- Notify the Department of Motor Vehicles and place a fraud alert on your license.
- Request a new Driver's License number.
- Avoid using your Social Security number as your Driver's License number.

### **Stolen Address Information or Fraudulent Change of Your Address**

- Call the U.S. Postal Service at 800-275-8777 for you local Postal Inspector's contact information.
- Notify the Postal Inspector that the mail has been used to commit fraud.
- If you know where fraudulent credit cards or other material has been sent, ask that all mail sent to the fraudulent address be forwarded to your address.

### **Phone Service**

- Notify your long distance carrier about any calls that you or members of your household did not make. Most phone companies have fraud hotlines for this purpose.
- Cancel your account and open a new account, using a secure password.

### **Passports**

- Contact the passport office immediately if your Passport is lost or stolen.

### **Federal Trade Commission**

Federal Trade Commission (Complaint Form)

[https://rn.ftc.gov/pls/dod/wsolcq\\$.startup?Z\\_ORG\\_CODE=PU01](https://rn.ftc.gov/pls/dod/wsolcq$.startup?Z_ORG_CODE=PU01)

Metropolitan Police Financial Crimes and Fraud Unit

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<http://mpdc.dc.gov/mpdc/cwp/view,a,1237,q,543196.asp>